

11-24-17

1328 Green Cedars Lane  
Va. Bch Va. 23453  
Case No. 15-72504-SCS

Dear Judge Frank J. Dantoro,

I need your help in this case. Two weeks from this letter dated Oct. 5 2017 to you, dated Oct 16 2017 from my attorneys, I got this letter in my hand around the 15<sup>th</sup> of Nov. My mail has been looping and that's another story but I called and asked what daughter suppose to be paying 95.7% from Oct 20 2017 to Mar 20, 2018. I was told to bring up to date missed due payments. Okay I didn't miss any payments. Since filing Chapter 13 in Aug 2015. The dates they claim I've missed: bank receipts, Cashier's checks and personal checks are inclosed. After I got these I'm find more checks and their bank receipts showing that they have been doing this to me the whole time.

Next! is there insurance companies they use. You file a claim and they give you the run around. They have a support line that says I've been sent a check last year but I have not. got it as of this date 11-25-17.

Next! I put in an application for the Harp program because of back surgery. I went back to soon, I have good and bad days. I'm trying to make it until June because I'll have 30 yrs + 4 months driving the bus. I love my job but it doesn't cover me. They got it from their office on Halland Rd. Va. Bch. The young lady called them to make sure that we had everything

the even gave them the job number on the application.  
body they on the phone said that it was fine. so we faxed  
it. We'll nothing happen and I got a letter from  
Mr. Trip with a new application getting permission  
to talk with me. Acting like they have not seen calling  
and writing me all along. I've got stacks of letters  
from them and as soon as I got out of the hospital  
somebody call me asking a hanel lot of questions,  
I faxed the new one 10-26-17, so I'm waiting to  
hear from them. At this point I don't trust anybody  
any more. With one lawyer in jail and another ~~trust~~ in need  
of being put in jail. You tell me who do we trust!

Thank you

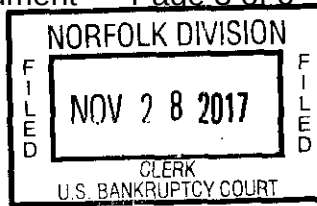
Delois A Etheridge

757-288-9838

757 352 6390

757 689 8570

P.S. I'm thinking a writing campaign is in order going to pissed  
consumers to congress. This is not at my local branch but  
head quarters  
CC Filed



Wells Fargo  
PO Box 10335  
Des Moines, IA 50306-0335

June 14, 2017

Delois A. Etheridge  
1328 Green Cedar Lane  
Virginia Beach, VA 23453

Subject: Resolution to your inquiry about account number [REDACTED] 3754

Dear Delois A. Etheridge:

Thank you for the opportunity to address your concern. We've carefully researched this matter and are providing you with a response.

### **Property loss claim**

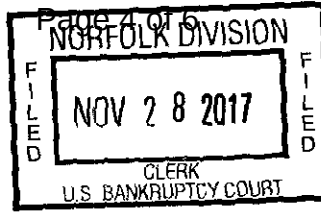
In your inquiry, you expressed concerns about the property loss process.

We're committed to helping you with the repairs needed to your property and want to supply you with information about the status of your claim.

At this time, the final inspection is needed. If the repairs have been completed and you are ready for the final inspection, please contact our Property Loss department at 1-800-422-6816. Representatives are ready to help you Monday through Friday, 8:00 a.m. to 6:00 p.m.; and Saturday 8:00 a.m. to 2:00 p.m. Central Time.

Based on our research, we've determined your account was handled appropriately and no adjustments are needed.

If you would like to request documents that support our research, you may reply to me directly at the return address on this letter or by phone at the number provided in the Going Forward section of this letter.



9-25-17  
10-26-17

To whom it may concern:

I am applying for the reduction of interest rate, reduction in the loan's principal for the rest of the 40 years.

Now that we have cleared the problem with missing Payments late fees and penalties for non payment should be taken off and voided from my account.

I'm applying for this because of hardship due to the fact that I had back surgery. I was told that this going to take time, I went back to work but this is going end. I'm not sure what going on but it is hard on my back. I am looking coming out June 2018.

So I need to get this set up now because I will be on a fixed income. I go back into physical therapy as soon as they can get me some kind of health insurance. I have my granddaughter & son with me and I need to have things set up to make sure we have somewhere to live, and that is in my home. I've been on the bus almost a month and it's making me wait.

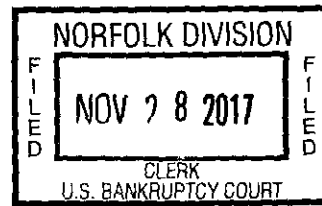
Thank you

Delois A. Etheridge

P.S. My hand preservation specialist keeps changing and won't show.

Who to send it to:

6-27-17



Mr. Atackhouse

I'm writing to let you know that I under went back surgery the middle of Jan, and I have no income since 4-18-17. I don't know if you were informed of this but I did call Mr. [redacted] office to let him know if I had to file chapter 7 because of all these bills coming in on top of everything else.

I would have never filed anything if it hadn't been for Wells Fargo and all their underhanded things they did to me over the years. The major thing was trying to auction my home off while we were in mitigation. The keep tell me and Mr. Washington that they didn't because from this or that. I would not have know my house was going to be auctioned off. If it had not been for the deed lady coming to rent my home about woe before the auction!

Anyway I wound up back in the hospital again after dealing with Wells Fargo about yet another issue - Matthew and them not completing - they claim they sent me a check to do the work on the home and want to inspection.

I'm done - I can't take anymore. I'm told to stop stressing while I will keep sending your payment I am going to be looking for a good real estate attorney if I have to go outside Virginia.

Sincerely  
Delois & Etheridge